



Notification of Updates to Flood Hazard Maps

August 31, 2016

Property Owner Name
Property Address
Edina, MN Zip

Dear Property Owner:

A multiyear project by the Federal Emergency Management Agency (FEMA) to re-examine Edina's flood risks and develop detailed digital flood hazard maps is nearing completion. The updated maps will become effective on November 4, 2016, replacing the current maps that were adopted in 2004.

The parcel and/or structure identified at the top of this letter is/are in a higher-risk flood zone, known as a Special Flood Hazard Area (SFHA). The area is shown on the flood hazard map – also known as a Flood Insurance Rate Map (FIRM) – as a zone beginning with the letters A or AE.

How will these updated maps affect you?

If you have a mortgage from a federally regulated or insured lender and the structures on this parcel are within the SFHA, then by Federal law your lender must require you to carry flood insurance. The requirement takes place when the updated flood maps become effective on November 4, 2016.

Normal home hazard insurance does not cover flood damage.

Most lenders will check their loans when the updated maps become effective and send a letter indicating that property owners in the SFHA must get flood insurance **within 45 days** or have a policy force-placed, which is normally much more expensive; do not ignore this letter. Follow up with your lender even if you believe you may have been inadvertently included in the SFHA.

Flood insurance is available through FEMA's National Flood Insurance Program. For more information on flood insurance, or to find an insurance agent, visit FloodSmart.gov. If flood insurance is not a requirement, the City of Edina still recommends that you purchase flood insurance.

What to do if you believe you've been inadvertently included in the SFHA?

If you believe your structure is higher than the flood elevation, you may submit a Letter of Map Amendment (LOMA) application to FEMA. You will need to hire a professional engineer or professional land surveyor to complete a field survey to accompany your application. If a structure is several feet above the flood elevation, it may be possible to get a map from the City in lieu of a field survey.

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More information on the process for submitting a LOMA is available from the MN Department of Natural Resources at http://www.dnr.state.mn.us/waters/watermgmt_section/floodplain/fema_forms.html#fema_forms or from FEMA at <http://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process>.

What can be done to mitigate flood risk?

Elevating or flood proofing a structure may help to reduce flood risk and allow for cheaper flood insurance. The City has standards to guide development and redevelopment of parcels to minimize risk (City Code of Ordinances Chapter 26, Article X). You can learn more about flood proofing by visiting http://dnr.state.mn.us/waters/watermgmt_section/floodplain/faqs.html.

What if the updated maps show that your structure is now in the SFHA?

Taking action sooner rather than later may help keep flood insurance rates down. Property owners can get an extra year of highly discounted flood insurance by purchasing the Preferred Risk Policy (PRP) more than 30 days before the updated maps become effective on November 4, 2016. The PRP is for structures that are not in the high risk floodplain at the time the policy becomes effective, and the policy is not effective until 30 days after purchase. Contact your mortgage or insurance lender to see what options are available for structures and parcels that are now shown to be in the SFHA with the map update.

Due to the digital nature of the updated maps, it is much easier for the lenders to identify the structures and parcels within the SFHA. You may have been in the floodplain all along but had not been told to get flood insurance since it was harder to make the determination with the older maps.

A map summarizing the changes since last FIRM and other flood resources are available on the City's Flood Resources website at www.edinamn.gov/engineering_flood_resources.

You may also view the changes by visiting the Interactive Water Resources Map at <https://www.barr.com/maps/edina/index.html#/-93.3600/44.8918/13>.

Regards,

A handwritten signature in black ink that reads "Jessica V. Wilson".

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